

**SYSTEMS AND METHODS FOR FRAUD MANAGEMENT IN
RELATION TO STORED VALUE CARDS**

ABSTRACT OF THE DISCLOSURE

5 **[0055]** Systems and methods for monitoring and/or preventing fraud in relation to account
acquisition. In some cases, this account acquisition is ongoing in relation to stored value
accounts. Some of the methods provide for receiving suspicious activity indications from one
or more issuer analysis engines that are operable to monitor activities occurring in relation to
various stored value products. A global negative file is maintained including an update of
10 various of the suspicious activities. An activity request is received from a user in relation to a
stored value account, and the activity is checked against the global negative file. A response
is generated based at least in part on the information accessible from the global negative file.

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